

Example Own New Rate Reducer Mortgage vs Traditional Mortgage
(As of April 2024) With a 3% contribution on a £300,000 house

	£30,000 (10%) deposit	£30,000 (10%) deposit
Mortgage Term	2 Years	5 Years
Traditional Mortgage Rate	5.11%	4.75%
Own New Mortgage Rate	4.14%	4.16%
Traditional Monthly Repayments	£1,467.62	£1,408.45
Own New Monthly Repayments	£1,310.91	£1,314.05
Monthly Saving	£156.71	£94.40

Example Own New Rate Reducer Mortgage vs Traditional Mortgage
(As of April 2024) With a 5% contribution on a £300,000 house

	£30,000 (10%) deposit	£30,000 (10%) deposit
Mortgage Term	2 Years	2 Years
Traditional Mortgage Rate	5.11%	4.75%
Own New Mortgage Rate	2.66%	3.78%
Traditional Monthly Repayments	£1,467.62	£1,408.45
Own New Monthly Repayments	£1,089.42	£1255.01
Monthly Saving	£378.20	£153.44